NET STABLE FUNDING RATIO: 30th June 2025

slice small finance bank (erstwhile North East Small Finance Bank), as per the RBI guideline on NSFR dated May 17, 2018, is required to maintain the NSFR on an ongoing basis. The minimum NSFR requirement set out in the RBI guideline effective October 1, 2021, is 100%. The Basel Committee on Banking Supervision (BCBS) had introduced the Net Stable Funding Ratio (NSFR) to ensure resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding. NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. Available stable funding (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet exposures. The NSFR for the Bank as on June 30, 2025, was at 184.04%. The following table sets out the unweighted and weighted value of the NSFR components of slice small finance bank on June 30, 2025.

• **The NSFR as on 30th June 2025 was 184.04%**

Net Stable Funding Ratio (in INR Lakhs)					
	Unweighted value by residual maturity				Weighted value
	No Maturity	**< 6 Months**	**6 Months to < 1 Yr**	**>= 1Yr**	
Available Stable Funding					
Capital	**85,847.79**	**0.00**	**0.00**	**0.00**	**85,847.79**
Regulatory capital	85,847.79	0.00	0.00	0.00	85,847.79
Other capital instruments	0.00	0.00	0.00	0.00	0.00
Retail deposits and deposits from small business customers	**0.00**	**41,874.15**	**46,741.46**	**1,56,882.28**	**2,39,766.31**
Stable deposits	0.00	27,325.01	35,274.68	1,17,937.46	1,77,407.16
Less stable deposits	0.00	14,549.14	11,466.78	38,944.81	62,359.14
Wholesale funding	**0.00**	**23,630.62**	**12,644.57**	**21,603.17**	**27,925.45**
Operational deposits	0.00	0.00	0.00	0.00	0.00
Other wholesale funding	0.00	23,630.62	12,644.57	21,603.17	27,925.45
Other liabilities	**0.00**	**34,311.55**	**13,638.87**	**46,006.17**	**52,825.60**
NSFR derivative liabilities		0.00	0.00	0.00	
All other liabilities and equity not included in the above categories	0.00	34,311.55	13,638.87	46,006.17	52,825.60
Total ASF					**4,06,365.15**
Required Stable funding					
Total NSFR high-quality liquid assets (HQLA)					**4,080.95**
Deposits held at other financial institutions for operational purposes	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Performing loans and securities	**0.00**	**1,98,747.48**	**78,665.43**	**32,557.34**	**1,66,499.16**
Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00

Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	0.00	0.00	0.00	0.00
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0.00	0.00	0.00	0.00	0.00
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	0.00	0.00
Performing residential mortgages, of which:	0.00	0.00	0.00	0.00	0.00
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	0.00	0.00
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	**1,98,747.48**	**78,665.43**	**32,557.34**	**1,66,499.16**
Other assets	**0.00**	**18,317.92**	**5,254.19**	**26,570.26**	**50,142.37**
Physical traded commodities, including gold	0.00				0.00
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	0.00	0.00
NSFR derivative assets		0.00	0.00	0.00	0.00
NSFR derivative liabilities before deduction of variation margin posted		0.00	0.00	0.00	0.00
All other assets not included in the above categories	0.00	18,317.92	5,254.19	26,570.26	50,142.37
Off-balance sheet items		**504.22**	**0.00**	**0.00**	**75.06**
Total RSF					**2,20,797.54**
Net Stable Funding Ratio (%)					**184.04%**